

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA

In re Glorida Taddei

Case No. 17-15877

Reporting Period: July 2018

MONTHLY OPERATING REPORT

File with Court and submit copy to United States Trustee within 20 days after end of month.

Submit copy of report to any official committee appointed in the case.

REQUIRED DOCUMENTS	Form No.	Document Attached	Explanation Attached	Affidavit/Supplement Attached
Schedule of Cash Receipts and Disbursements	MOR-1	x		
Bank Reconciliation (or copies of debtor's bank reconciliations)	MOR-1a	x		
Schedule of Professional Fees Paid	MOR-1b	x		
Copies of bank statements				
Cash disbursements journals				
Statement of Operations	MOR-2	x		
Balance Sheet	MOR-3	x		
Status of Postpetition Taxes	MOR-4	x		
Copies of IRS Form 6123 or payment receipt				
Copies of tax returns filed during reporting period				
Summary of Unpaid Postpetition Debts	MOR-4	x		
Listing of aged accounts payable	MOR-4	x		
Accounts Receivable Reconciliation and Aging	MOR-5	x		
Debtor Questionnaire	MOR-5	x		

I declare under penalty of perjury (28 U.S.C. Section 1746) that this report and the attached documents are true and correct to the best of my knowledge and belief.

/s/ Gloria Taddei

10/30/2018

Signature of Debtor

Date

Signature of Joint Debtor

Date

Signature of Authorized Individual\*

Date

Printed Name of Authorized Individual

Title of Authorized Individual

\*Authorized individual must be an officer, director or shareholder if debtor is a corporation; a partner if debtor is a partnership; a manager or member if debtor is a limited liability company.

In re Gloria Taddei

Debtor

Case No. 17-15877

Reporting Period: July 2018

### SCHEDULE OF CASH RECEIPTS AND DISBURSEMENTS

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. The amounts reported in the "CURRENT MONTH - ACTUAL" column must equal the sum of the four bank account columns. The amounts reported in the "PROJECTED" columns should be taken from the SMALL BUSINESS INITIAL REPORT (FORM IR-1). Attach copies of the bank statements and the cash disbursements journal. The total disbursements listed in the disbursements journal must equal the total disbursements reported on this page. A bank reconciliation must be attached for each account. [See MOR-1 (CONT)]

	BANK ACCOUNTS				CURRENT MONTH		CUMULATIVE FILING TO DATE	
	OPER.	PAYROLL	TAX	OTHER	ACTUAL	PROJECTED	ACTUAL	PROJECTED
<b>CASH BEGINNING OF MONTH</b>	\$2,261.51							
<b>RECEIPTS</b>								
CASH SALES								
ACCOUNTS RECEIVABLE								
LOANS AND ADVANCES								
SALE OF ASSETS								
OTHER (ATTACH LIST)	\$1,723.10							
TRANSFERS (FROM DIP ACCTS)								
<b>TOTAL RECEIPTS</b>								
<b>DISBURSEMENTS</b>								
NET PAYROLL								
PAYROLL TAXES								
SALES, USE, & OTHER TAXES								
INVENTORY PURCHASES								
SECURED/ RENTAL/ LEASES								
INSURANCE								
ADMINISTRATIVE								
SELLING								
OTHER (ATTACH LIST)	\$2,334.38							
OWNER DRAW *								
TRANSFERS (TO DIP ACCTS)								
PROFESSIONAL FEES								
U.S. TRUSTEE QUARTERLY FEES								
COURT COSTS								
<b>TOTAL DISBURSEMENTS</b>	\$2,334.38							
NET CASH FLOW	-\$611.28							
(RECEIPTS LESS DISBURSEMENTS)								
<b>CASH - END OF MONTH</b>	\$1,650.23							

\* COMPENSATION TO SOLE PROPRIETORS FOR SERVICES RENDERED TO BANKRUPTCY ESTATE

### THE FOLLOWING SECTION MUST BE COMPLETED

DISBURSEMENTS FOR CALCULATING U.S. TRUSTEE QUARTERLY FEES: (FROM CURRENT MONTH ACTUAL COLUMN)	
<b>TOTAL DISBURSEMENTS</b>	2334.38
LESS: TRANSFERS TO DEBTOR IN POSSESSION ACCOUNTS	\$
PLUS: ESTATE DISBURSEMENTS MADE BY OUTSIDE SOURCES (i.e. from escrow accounts)	\$
<b>TOTAL DISBURSEMENTS FOR CALCULATING U.S. TRUSTEE QUARTERLY FEES</b>	2334.38

In re Gloria Taddei

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Case No. 17-15877

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**BANK RECONCILIATIONS**

**Continuation Sheet for MOR-1**

A bank reconciliation must be included for each bank account. The debtor's bank reconciliation may be substituted for this page.

	Operating		Payroll		Tax		Other	
	#		#		#		#	
<b>BALANCE PER BOOKS</b>		\$1,650.23						
BANK BALANCE								
(+) DEPOSITS IN TRANSIT (ATTACH LIST)								
(-) OUTSTANDING CHECKS (ATTACH LIST)								
OTHER (ATTACH EXPLANATION)								
ADJUSTED BANK BALANCE *								
* Adjusted bank balance must equal								
balance per books								
<b>DEPOSITS IN TRANSIT</b>	Date	Amount	Date	Amount	Date	Amount	Date	Amount
None								
<b>CHECKS OUTSTANDING</b>	Ck. #	Amount	Ch. #	Amount	Ck. #	Amount	Ck. #	Amount
None								
See Attached Bank Statement and								
Check Register								
<b>OTHER</b>								

In re Gloria Taddei

Debtor

Case No. 17-15877

Reporting Period: July 2018

## SCHEDULE OF PROFESSIONAL FEES AND EXPENSES PAID

This schedule is to include all retained professional payments from case inception to current month.

[illegible]

In re Gloria Taddei  
Debtor

Case No.17-15877  
Reporting Period.: July 2018

**STATEMENT OF OPERATIONS**  
(Income Statement)

The Statement of Operations is to be prepared on an accrual basis. The accrual basis of accounting recognizes revenue when it is realized and expenses when they are incurred, regardless of when cash is actually received or paid.

<b>REVENUES</b>	<b>Month</b>	<b>Cumulative Filing to Date</b>
Gross Revenues	\$	\$
Less: Returns and Allowances		
Net Revenue	\$	\$
<b>COST OF GOODS SOLD</b>		
Beginning Inventory		
Add: Purchases		
Add: Cost of Labor		
Add: Other Costs (attach schedule)		
Less: Ending Inventory		
Cost of Goods Sold		
Gross Profit		
<b>OPERATING EXPENSES</b>		
Advertising		
Auto and Truck Expense		
Bad Debts		
Contributions		
Employee Benefits Programs		
Insider Compensation*		
Insurance		
Management Fees/Bonuses		
Office Expense		
Pension & Profit-Sharing Plans		
Repairs and Maintenance		
Rent and Lease Expense		
Salaries/Commissions/Fees		
Supplies		
Taxes - Payroll		
Taxes - Real Estate		
Taxes - Other		
Travel and Entertainment		
Utilities		
Other (attach schedule)	\$2,334.38	\$22,178.66
Total Operating Expenses Before Depreciation		
Depreciation/Depletion/Amortization		
Net Profit (Loss) Before Other Income & Expenses		
<b>OTHER INCOME AND EXPENSES</b>		
Other Income (attach schedule)		
Interest Expense		
Other Expense (attach schedule)	\$1,723.10	\$18,487.57
Net Profit (Loss) Before Reorganization Items		
<b>REORGANIZATION ITEMS</b>		
Professional Fees		
U. S. Trustee Quarterly Fees		
Interest Earned on Accumulated Cash from Chapter 11 (see continuation sheet)		
Gain (Loss) from Sale of Equipment		
Other Reorganization Expenses (attach schedule)		
Total Reorganization Expenses		
Income Taxes		
Net Profit (Loss)	\$	\$

\*"Insider" is defined in 11 U.S.C. Section 101(31).

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Case No. 17-15877  
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**STATEMENT OF OPERATIONS - continuation sheet**

BREAKDOWN OF "OTHER" CATEGORY	Month	Cumulative Filing to Date
Other Costs		
Other Operational Expenses		
Other Income		
Other Expenses		
Other Reorganization Expenses		

**Reorganization Items - Interest Earned on Accumulated Cash from Chapter 11:**

Interest earned on cash accumulated during the chapter 11 case, which would not have been earned but for the bankruptcy proceeding, should be reported as a reorganization item.

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Case No. 17-15877

Reporting Period: July 2018

### BALANCE SHEET

The Balance Sheet is to be completed on an accrual basis only. Pre-petition liabilities must be classified separately from postpetition obligations.

ASSETS	BOOK VALUE AT END OF CURRENT REPORTING MONTH	BOOK VALUE ON PETITION DATE
<b>CURRENT ASSETS</b>		
Unrestricted Cash and Equivalents	\$1,650.23	
Restricted Cash and Cash Equivalents (see continuation sheet)		
Accounts Receivable (Net)		
Notes Receivable		
Inventories		
Prepaid Expenses		
Professional Retainers		
Other Current Assets (attach schedule)	\$1,000.00	\$1,000.00
<b>TOTAL CURRENT ASSETS</b>	<b>\$2,650.23</b>	<b>\$</b>
<b>PROPERTY AND EQUIPMENT</b>		
Real Property and Improvements	\$718,846.00	\$718,846.00
Machinery and Equipment		
Furniture, Fixtures and Office Equipment	\$8,600.00	\$8,600.00
Leasehold Improvements		
Vehicles	\$3,825.00	\$3,825.00
Less Accumulated Depreciation		
<b>TOTAL PROPERTY &amp; EQUIPMENT</b>	<b>\$731,446.00</b>	<b>\$731,446.00</b>
<b>OTHER ASSETS</b>		
Loans to Insiders*		
Other Assets (attach schedule)		
<b>TOTAL OTHER ASSETS</b>	<b>\$</b>	<b>\$</b>
<b>TOTAL ASSETS</b>	<b>\$734,096.23</b>	<b>\$</b>

LIABILITIES AND OWNER EQUITY	BOOK VALUE AT END OF CURRENT REPORTING MONTH	BOOK VALUE ON PETITION DATE
<b>LIABILITIES NOT SUBJECT TO COMPROMISE (Postpetition)</b>		
Accounts Payable		
Taxes Payable (refer to FORM MOR-4)		
Wages Payable		
Notes Payable		
Rent / Leases - Building/Equipment		
Secured Debt / Adequate Protection Payments	\$21,000.00	
Professional Fees		
Amounts Due to Insiders*		
Other Postpetition Liabilities (attach schedule)		
<b>TOTAL POSTPETITION LIABILITIES</b>	<b>\$21,000.00</b>	<b>\$</b>
<b>LIABILITIES SUBJECT TO COMPROMISE (Pre-Petition)</b>		
Secured Debt	\$1,244,348.80	\$1,244,348.80
Priority Debt		
Unsecured Debt	\$63,521.70	\$63,521.70
<b>TOTAL PRE-PETITION LIABILITIES</b>	<b>\$1,307,870.50</b>	<b>\$1,307,870.50</b>
<b>TOTAL LIABILITIES</b>	<b>\$1,328,870.50</b>	<b>\$</b>
<b>OWNER EQUITY</b>		
Capital Stock		
Additional Paid-In Capital		
Partners' Capital Account		
Owner's Equity Account		
Retained Earnings - Pre-Petition		
Retained Earnings - Postpetition		
Adjustments to Owner Equity (attach schedule)		
Postpetition Contributions (Distributions) (Draws) (attach schedule)		
<b>NET OWNER EQUITY</b>	<b>(\$573,774.27)</b>	<b>\$</b>
<b>TOTAL LIABILITIES AND OWNERS' EQUITY</b>	<b>\$734,096.23</b>	<b>\$</b>

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Debtor

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### STATUS OF POSTPETITION TAXES

The beginning tax liability should be the ending liability from the prior month or, if this is the first report, the amount should be zero.  
Attach photocopies of IRS Form 6123 or payment receipt to verify payment or deposit of federal payroll taxes.  
Attach photocopies of any tax returns filed during the reporting period.

	Beginning Tax Liability	Amount Withheld or Accrued	Amount Paid	Date Paid	Check No. or EFT	Ending Tax Liability
<b>Federal</b>						
Withholding						
FICA-Employee						
FICA-Employer						
Unemployment						
Income						
Other: _____						
Total Federal Taxes						
<b>State and Local</b>						
Withholding						
Sales						
Excise						
Unemployment						
Real Property						
Personal Property						
Other: _____						
Total State and Local						
<b>Total Taxes</b>						

### SUMMARY OF UNPAID POSTPETITION DEBTS

Attach aged listing of accounts payable.

	Number of Days Past Due					Total
	Current	0-30	31-60	61-90	Over 90	
Accounts Payable						
Wages Payable						
Taxes Payable						
Rent/Leases-Building						
Rent/Leases-Equipment						
Secured Debt/Adequate Protection Payments						
Professional Fees						
Amounts Due to Insiders*						
Other: _____						
Other: _____						
<b>Total Postpetition Debts</b>						

Explain how and when the Debtor intends to pay any past-due postpetition debts.

Debtor will pay arrears to mortgagee through agreement with mortgagee

\*"Insider" is defined in 11 U.S.C. Section 101(31).

In re Gloria Taddei  
Debtor

### ACCOUNTS RECEIVABLE RECONCILIATION AND AGING

Accounts Receivable Reconciliation		Amount
Total Accounts Receivable at the beginning of the reporting period		
+ Amounts billed during the period		
- Amounts collected during the period		
Total Accounts Receivable at the end of the reporting period		
Accounts Receivable Aging		Amount
0 - 30 days old		
31 - 60 days old		
61 - 90 days old		
91+ days old		
Total Accounts Receivable		
Amount considered uncollectible (Bad Debt)		
Accounts Receivable (Net)		

### DEBTOR QUESTIONNAIRE

Must be completed each month	Yes	No
1. Have any assets been sold or transferred outside the normal course of business this reporting period? If yes, provide an explanation below.		x
2. Have any funds been disbursed from any account other than a debtor in possession account this reporting period? If yes, provide an explanation below.	x	
3. Have all postpetition tax returns been timely filed? If no, provide an explanation below.	x	
4. Are workers compensation, general liability and other necessary insurance coverages in effect? If no, provide an explanation below.	x	
5. Has any bank account been opened during the reporting period? If yes, provide documentation identifying the opened account(s). If an investment account has been opened provide the required documentation pursuant to the Delaware Local Rule 4001-3.		x

The Debtor has been operating using the normal pre-petition account.  
The account listed is the Debtor's only account and is sparingly used.



Checking Account  
Statement

1-888-910-4100

Call Citizens' PhoneBank anytime for account information,  
current rates and answers to your questions.

1 OF 2

Beginning June 19, 2018  
through July 18, 2018

US259 BR520 7 1  
  
GLORIA TADDEI  
33 FAIRLAMB AVE  
HAVERTOWN PA 19083-2845

Checking

SUMMARY

Balance Calculation

Previous Balance 529.93  
Checks 360.00 -  
Withdrawals & Debits 2,300.30 -  
Deposits & Credits 2,258.07 +  
**Current Balance 127.70 =**

GLORIA TADDEI  
**One Deposit Checking**  
620391-954-7

The monthly maintenance fee of \$9.99 will be waived if at least 1 deposit is posted to your account before the end of your statement period.  
Your account had at least 1 deposit posted during this statement period.  
Your next statement period will end on August 16, 2018.

Previous Balance  
529.93

TRANSACTION DETAILS

Checks \* There is a break in check sequence

Check #	Amount	Date	Check #	Amount	Date
5001	15.00	06/21	5036*	100.00	06/22
5002	15.00	06/27	5062*	150.00	06/25
5033*	40.00	07/12	5063	15.00	07/18
5034	25.00	07/02			

Total Checks  
360.00

Withdrawals & Debits

ATM/Purchases

Date	Amount	Description
06/19	90.29	6269 Dbt Purchase - 000000 Colonial Market Havertown PA
06/21	60.00	6269 ATM Cash - MI6297 Manoa, Havertown PA
06/22	10.58	6269 Dbt Purchase - 1 #00773 Acme Havertown PA
06/22	81.10	6269 POS Debit - 311098 #00773 Acme Havertown PA
06/28	43.45	6269 Dbt Purchase - 1 #00773 Acme Havertown PA
06/29	60.00	6269 ATM Cash - MI6297 Manoa, Havertown PA
07/02	36.26	6269 Dbt Purchase - 000000 Colonial Market Havertown PA
07/02	10.01	6269 Dbt Purchase - 221004 Carrabbas 8904 Springfiel D PA
07/02	60.00	6269 ATM Cash - MI6297 Manoa, Havertown PA
07/02	60.00	6269 ATM Cash - MI6297 Manoa, Havertown PA
07/09	18.56	6269 POS Debit - V00129 Atlantic City Mays Landi Ng NJ
07/09	33.23	6269 POS Debit - V00129 Atlantic City Mays Landi Ng NJ
07/09	284.70	6269 POS Debit - 251008 Encompass Payment 800-262-92 62 IL
07/09	65.99	6269 POS Debit - 281009 Comcast 800-Comcas T NJ
07/09	612.30	6269 POS Debit - 001438 Cns Ibc Philadelph IA PA
07/10	41.99	6269 POS Debit - 002 Southjerseygas Ez Folsom NJ
07/11	23.27	6269 Dbt Purchase - 11172 Ruths Hallmark 17 Havertown PA
07/11	37.42	6269 Dbt Purchase - 000000 Colonial Market Havertown PA
07/11	15.39	6269 Dbt Purchase - 211009 Rite Aid Store - Ohavertown PA



1-888-910-4100

Call Citizens' PhoneBank anytime for account information, current rates and answers to your questions.

## Checking Account Statement

2 OF 2

Beginning June 19, 2018  
through July 18, 2018

Checking continued from previous page

### ATM/Purchases (continued)

Date	Amount	Description
07/13	180.00	6269 ATM Cash - MI6297 Manoa, Havertown PA
07/16	23.27	6269 Dbt Purchase - 11172 Ruths Hallmark 17 Havertown PA

### Other Withdrawals & Debits

Date	Amount	Description
06/21	284.97	Prog Specialty Ins Prem 180621 Pol 905113456
07/10	98.42	Peco Immediate Bill Pay 180709 13615001821
07/10	2.35	Billmatrix Billpayfee 180709 13615001822
07/13	66.75	Aqua Online Pmt 180712 Aq04iggo

GLORIA TADDEI

One Deposit Checking

620391-954-7

⊖ Total Withdrawals & Debits  
2,300.30

### Deposits & Credits

Date	Amount	Description
06/21	750.00	Deposit
06/21	284.97	Mobile Deposit
07/03	1,223.10	SSA Treas 310 Xxsoc Sec 070318 184228808d SSA

⊕ Total Deposits & Credits  
2,258.07

= Current Balance  
127.70

### Daily Balance

Date	Balance	Date	Balance	Date	Balance
06/19	439.64	06/29	654.51	07/11	452.72
06/21	1,114.64	07/02	463.24	07/12	412.72
06/22	922.96	07/03	1,686.34	07/13	165.97
06/25	772.96	07/09	671.56	07/16	142.70
06/27	757.96	07/10	528.80	07/18	127.70
06/28	714.51				

### NEWS FROM CITIZENS

--Still writing checks for your bills? Try Bill Pay through Online Banking to quickly and easily pay your bills and manage your accounts. Plus, view check images in Online Banking as soon as they are paid to stay on top of your finances.

--Introducing our new student checking account! Available only to students and young adults under 25. There is no monthly maintenance fee while the individual is under 25 and the \$3.99 monthly maintenance fee will apply once they turn 25. For more information or to open an account, visit [citizensbank.com/studentchecking](http://citizensbank.com/studentchecking), call 888-821-3900 or stop by a local branch. Member FDIC.

## CUSTOMER SERVICE

If you have any questions regarding your account or discover an error, call the number shown on the front of your statement or write to us at the following address:

- Citizens Bank  
Customer Service Center  
P.O. Box 42001  
Providence, RI 02940-2001*

\$ \_\_\_\_\_ Current Balance

**Deposit Accounts Are Non-Transferable**

Personal deposits accounts, such as CD's and savings accounts, cannot be transferred to another person or to a corporate entity.

### Loan Statements

### BILLING RIGHTS SUMMARY

### In Case of Errors or Questions about Your Bill

If you think your bill is wrong, or if you need more information about a transaction on your bill, write to us at the address shown above as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

### Special Rule for Credit Card Purchases

If you have a problem with the quality of goods or services that you purchased with a credit card and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods and services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.)

## ELECTRONIC TRANSFERS

### In Case of Errors or Questions About Your Electronic Transfers

(For Consumer Accounts Used Primarily For Personal, Family or Household Purposes)

If you are contacting us because your primary telephone number is wrong, please call our Telephone us at the customer service number provided on Page 1 of this statement or write to us at the customer service address provided above as soon as you can, if you think your statement or receipt is wrong or if you need more information about an electronic transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- Tell us your name and account number, if any.
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- Tell us the dollar amount of the suspected error and, if possible, the date it appeared on your statement or receipt.
- It will be helpful to us if you also give us a telephone number at which you can be reached in case we need any further information.

For consumer accounts used primarily for personal, family or household purposes, we will investigate your complaint and will correct any error promptly. If we take more than 10 business days (20 business days if you are a new customer, for electronic transfers occurring during the first 30 days after the first deposit is made to your account) to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

[For other accounts, we investigate, and if we find we have made an error, we credit your account at the conclusion of our investigation.]

FINANCE CHARGE CALCULATIONS FOR OVERDRAFT LINE OF CREDIT ACCOUNTS  
BASED ON AVERAGE DAILY BALANCE COMPUTATION METHOD

### Calculating your Finance Charge

We compute your finance charge by multiplying the Average Daily Balance of your account by the Daily Periodic Rate and then multiplying the result by the number of days in the billing cycle.

### Calculating your Average Daily Balance

To get the average daily balance, we take the beginning balance of your account each day (which does not include any unpaid finance charges or fees), add any new Overdraft Line of Credit transactions as of the date of those transactions, and subtract any payments or credits. This gives us the daily balance. Then we add all the daily balances for the billing cycle together and divide the total by the number of days in the billing cycle. This gives us the average daily balance of your account.

### Negative Information

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

### Change of Address

Please call the number shown on the front of your statement to notify us of a change of address.

*Thank you for banking with Citizens Bank.*

Subtotal of 1 and 2

[illegible]

- S \_\_\_\_\_ Total of 4  
 = S \_\_\_\_\_ Total



1-888-910-4100

Call Citizens' PhoneBank anytime for account information, current rates and answers to your questions.

## Checking Account Statement

1 OF 2

Beginning July 19, 2018  
through August 16, 2018

US259 BR520 4 1  
**GLORIA TADDEI**  
**33 FAIRLAMB AVE**  
**HAVERTOWN PA 19083-2845**

### Checking

#### SUMMARY

##### Balance Calculation

Previous Balance	127.70
Checks	126.96 -
Withdrawals & Debits	1,316.53 -
Deposits & Credits	1,723.10 +
<b>Current Balance</b>	<b>407.31 =</b>

**GLORIA TADDEI**  
**One Deposit Checking**  
620391-954-7

The monthly maintenance fee of \$9.99 will be waived if at least 1 deposit is posted to your account before the end of your statement period.  
Your account had at least 1 deposit posted during this statement period.  
Your next statement period will end on September 19, 2018.

Previous Balance  
127.70

#### TRANSACTION DETAILS

**Checks** \* There is a break in check sequence

Check #	Amount	Date	Check #	Amount	Date
5038	10.00	08/16	5069*	31.96	07/27
5039	75.00	08/13	5071*	10.00	08/01

Total Checks  
126.96

#### Withdrawals & Debits

##### ATM/Purchases

Date	Amount	Description
07/20	80.99	6269 Dbt Purchase - 1 #00773 Acme Havertown PA
07/23	46.77	6269 POS Debit - 469858 Colonial Marke Havertown PA
07/24	65.99	6269 ATM Cash - Scs4ty Harrah's Philadelphchester PA
07/24	3.00	Non-Citizens ATM Fee - Scs4ty Harrah's Philadelphchester PA
07/25	10.00	6269 Dbt Purchase - 1 #00773 Acme Havertown PA
07/27	23.29	6269 Dbt Purchase - 291008 Carrabbas 8904 Springfiel D PA
07/30	49.82	6269 Dbt Purchase - 718716 Giampinos Cucina Havertown PA
07/31	82.06	6269 Dbt Purchase - 1 #00773 Acme Havertown PA
08/01	11.27	6269 Dbt Purchase - 000000 Colonial Market Havertown PA
08/06	12.70	6269 Dbt Purchase - 129258 Dinos Subs & Pizzamargate Ci Ty N
08/08	24.17	6269 Dbt Purchase - 000000 Colonial Market Havertown PA
08/10	43.46	6269 Dbt Purchase - 000000 Ulta #907 Bolingbroo K IL
08/10	77.41	6269 Dbt Purchase - 1 #00773 Acme Havertown PA
08/10	64.81	6269 Dbt Purchase - 241001 Giant 6442 Havertown PA
08/15	25.00	6269 Dbt Purchase - 221008 Rite Aid Store - Ohavertown PA
08/16	22.62	6269 Dbt Purchase - 1 #00773 Acme Havertown PA
08/16	23.20	6269 Dbt Purchase - 12 Applebees 99814983havertow PA
08/16	61.00	6269 POS Debit - 311098 #00773 Acme Havertown PA



1-888-910-4100

Call Citizens' PhoneBank anytime for account information, current rates and answers to your questions.

## Checking Account Statement

2 OF 2

Beginning July 19, 2018  
through August 16, 2018

Checking continued from previous page

### Other Withdrawals & Debits

Date	Amount	Description
07/26	150.00	Comcast Cable 180725 6134953
07/31	72.55	Atlantic Electri Checkpaymt 180730 Check # 0000005068
08/02	35.00	Overdraft Fee (1 At \$35)
08/13	46.72	Aqua Online Pmt 180812 Aq04n5x4
08/14	284.70	Encompass Ins Checkpaymt 180813 Check # 0000005037

GLORIA TADDEI

One Deposit Checking

620391-954-7

**-** Total Withdrawals & Debits  
1,316.53

	Total For This Period	Total Year-To-Date
Total Overdraft Fees	35.00	35.00
Total Returned Item Fees	.00	.00

### Deposits & Credits

Date	Amount	Description
07/19	500.00	Mobile Deposit
08/03	1,223.10	SSA Treas 310 Xxsoc Sec 080318 184228808d SSA

**+** Total Deposits & Credits  
1,723.10

**=** Current Balance  
407.31

### Daily Balance

Date	Balance	Date	Balance	Date	Balance
07/19	627.70	07/30	165.88	08/08	1,141.23
07/20	546.71	07/31	11.27	08/10	955.55
07/23	499.94	08/01	-10.00	08/13	833.83
07/24	430.95	08/02	-45.00	08/14	549.13
07/25	420.95	08/03	1,178.10	08/15	524.13
07/26	270.95	08/06	1,165.40	08/16	407.31
07/27	215.70				

### NEWS FROM CITIZENS

--Introducing our new student checking account! Available only to students and young adults under 25. There is no monthly maintenance fee while the individual is under 25 and the \$3.99 monthly maintenance fee will apply once they turn 25. For more information or to open an account, visit [citizensbank.com/studentchecking](http://citizensbank.com/studentchecking), call 888-821-3900 or stop by a local branch. Member FDIC.

--Why wait for a statement to see your banking activity? Download our Mobile Banking App today to manage your money when it is convenient for you. \*Wireless carrier charges may apply.

# Checking Account Balance Worksheet

Before completing this worksheet, please be sure to adjust your checkbook register balance by

- Adding any interest earned
- Subtracting any fees or other charges

**1** Your current balance on this statement \$ \_\_\_\_\_ Current Balance

**2** List deposits which do not appear on this statement

Date	Amount	Date	Amount
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
		+	\$ _____ Total of 2

**3** Subtotal by adding 1 and 2 = \$ \_\_\_\_\_ Subtotal of 1 and 2

**4** List outstanding checks, transfers, debits, POS purchases or withdrawals that do not appear on this statement

Date/ Check No.	Amount	Date/ Check No.	Amount
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
		-	\$ _____ Total of 4

**5** Subtract 4 from 3. This should match your checkbook register balance = \$ \_\_\_\_\_ Total

## CUSTOMER SERVICE

If you have any questions regarding your account or discover an error, call the number shown on the front of your statement or write to us at the following address:

**Citizens Bank**  
Customer Service Center  
P.O. Box 42001  
Providence, RI 02940-2001

## Deposit Accounts Are Non-Transferable

Personal deposits accounts, such as CD's and savings accounts, cannot be transferred to another person or to a corporate entity.

## Loan Statements

## BILLING RIGHTS SUMMARY

### In Case of Errors or Questions about Your Bill

If you think your bill is wrong, or if you need more information about a transaction on your bill, write to us at the address shown above as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

### Special Rule for Credit Card Purchases

If you have a problem with the quality of goods or services that you purchased with a credit card and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods and services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.)

## ELECTRONIC TRANSFERS

### In Case of Errors or Questions About Your Electronic Transfers

(For Consumer Accounts Used Primarily For Personal, Family or Household Purposes)

Telephone us at the customer service number provided on Page 1 of this statement or write to us at the customer service address provided above as soon as you can, if you think your statement or receipt is wrong or if you need more information about an electronic transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- Tell us your name and account number, if any.
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- Tell us the dollar amount of the suspected error and, if possible, the date it appeared on your statement or receipt.
- It will be helpful to us if you also give us a telephone number at which you can be reached in case we need any further information.

For consumer accounts used primarily for personal, family or household purposes, we will investigate your complaint and will correct any error promptly. If we take more than 10 business days (20 business days if you are a new customer, for electronic transfers occurring during the first 30 days after the first deposit is made to your account) to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

[For other accounts, we investigate, and if we find we have made an error, we credit your account at the conclusion of our investigation.]

## FINANCE CHARGE CALCULATIONS FOR OVERDRAFT LINE OF CREDIT ACCOUNTS BASED ON AVERAGE DAILY BALANCE COMPUTATION METHOD

### Calculating your Finance Charge

We compute your finance charge by multiplying the Average Daily Balance of your account by the Daily Periodic Rate and then multiplying the result by the number of days in the billing cycle.

### Calculating your Average Daily Balance

To get the average daily balance, we take the beginning balance of your account each day (which does not include any unpaid finance charges or fees), add any new Overdraft Line of Credit transactions as of the date of those transactions, and subtract any payments or credits. This gives us the daily balance. Then we add all the daily balances for the billing cycle together and divide the total by the number of days in the billing cycle. This gives us the average daily balance of your account.

### Negative Information

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

### Change of Address

Please call the number shown on the front of your statement to notify us of a change of address.

**Thank you for banking with Citizens Bank.**



**Check Register**

<b>Number</b>	<b>Clear Date</b>	<b>Amount</b>	<b>Payee</b>	<b>Purpose</b>
4196	1/9/2018	\$612.30	Blue Cross & Blue Shield	Insurance
4197	1/11/2018	\$196.43	PECO Electric	Utility
4198	1/5/2018	\$151.73	Comcast	Utility
4200	1/17/2018	\$10.00	St. Puis	Charitable Donation
4234	2/5/2018	\$100.00	Lisa Taddei	Reimbursement for Food
4238	2/21/2018	\$50.00	Lisa Taddei	Reimbursement for Food
4241	3/15/2018	\$3,500.00	Sunrise of Haverford	Assisted Living
4244	3/13/2018	\$1,600.00	Mike Katrakazis	Home Rennovation
4245	3/15/2018	\$4,000.00	Sunrise of Haverford	Assisted Living
4243	3/30/2018	\$2,000.00	Sunrise of Haverford	Assisted Living
4246	4/16/2018	\$50.00	Sunrise of Haverford	Haircut
4247	3/26/2018	\$50.00	Sunrise of Haverford	Haircut
4248	4/16/2018	\$20.00	Sunrise of Haverford	Pedicure
4250	4/16/2018	\$27.59	South Jersey Gas	Utility
4251	4/16/2018	\$15.77	St. Jude	Religious Item
4249	5/15/2018	\$50.00	Gina Taddei	Reimbursement for Food
4252	4/27/2018	\$50.00	Lisa Taddei	Reimbursement for Food
4253	5/11/2018	\$9.00	Sunrise of Haverford	Assisted Living
4254	5/11/2018	\$20.00	The Quadrangle	Assisted Living
4257	5/10/2018	\$684.25	Bayada Home Health	Home Health Care
4259	5/3/2018	\$112.00	Lisa Taddei	Reimbursement for house supplies
4260	5/15/2018	\$27.87	Lisa Taddei	Reimbursement for house supplies
5000	6/5/2018	\$15.00	St. Pius X	Charitable Donation
5003	6/5/2018	\$15.00	St. Pius X	Charitable Donation
5004	6/15/2018	\$15.00	St. Pius X	Charitable Donation
6005	6/15/2018	\$25.00	Jaclyn	Gift
5030	6/12/2018	\$10.00	St. Pius X	Charitable Donation
5031	6/12/2018	\$10.00	St. Pius X	Charitable Donation
6032	6/12/2018	\$10.00	St. Pius X	Charitable Donation
5035	6/18/2018	\$20.00	Thuymy Nguyen	Pedicure
5061	6/18/2018	\$920.00	Bayada	Home Health Care
5090	6/15/2018	\$15.00	Bayada	Home Health Care
5001	6/21/2018	\$15.00	St. Piux X	Charitable Donation
5002	6/27/2018	\$15.00	St. Piux X	Charitable Donation
5033	7/12/2018	\$40.00	Neta Pirolle	Gift
5034	7/2/2018	\$25.00	Father Walker	Gift
5036	6/22/2018	\$100.00	J2 Salon	Haircut
5062	6/25/2018	\$150.00	Laura & Dan Padula	Gift
5063	7/18/2018	\$15.00	Covenant of Divine Love	Charitable Donation
5038	8/16/2018	\$10.00	Covenant of Divine Love	Charitable Donation
5039	8/13/2018	\$75.00	Joe Edwards	Home Repairs
5069	7/27/2018	\$31.96	South Jersey Gas	Utilities
5071	8/1/2018	\$10.00	Convent of Divine Love	Charitable Donation

5040	8/20/2018	\$75.00 Joe Edwards	Dryer Repair
5042	9/5/2018	\$25.00 Gift Card Visa	Gift
5043	8/17/2018	\$120.00 Acme	Food
5044	8/21/2018	\$15.00 St. Pius X	Charitable Donation
5045	8/21/2018	\$15.00 St. Piux X	Charitable Donation
5046	8/23/2018	\$170.37 Comcast Cable	Utilities
5047	9/7/2018	\$60.00 Gift Card Visa	Gift
5049	9/14/2018	\$612.30 Blue Cross & Blue Shield	Health Insurance
5050	9/7/2018	\$208.30 Peco Electric	Electric Service
5051	9/19/2018	\$15.00 Covenant of Divine Love	Charitable Donation
5066	8/27/2008	\$35.00 Covenant of Divine Love	Charitable Donation